

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

FRENKEL LAMBERT WEISS WEISMAN & GORDON,
LLP
80 Main Street, Suite 460
West Orange, NJ 07052
(973) 325-8800
File No.: 03-019439-B00
Douglas McDonough, Esq.
Attorney ID: DM0973
DMcDonough@flwlaw.com
Attorney for Lakeview Loan Servicing, LLC,
Flagstar Bank FSB its servicing agent,
Secured Creditor

In Re:

John LaSala

Case No.: 18-35335-ABA
Chapter: 13
Judge: Andrew B. Altenburg, Jr.

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is the Attorney for Creditor Lakeview Loan Servicing, LLC, Flagstar Bank FSB its servicing agent in this matter. On or about April 1, 2020, the Creditor was advised that the Debtor(s)' mortgage loan ending in 1317 ("subject mortgage loan"), secured by real property described as 11 Gulph Mill Rd, Somers Point NJ 08244 has been impacted by COVID-19. Pursuant to State and/or Federal guidelines, a forbearance has been offered, the terms of which are as follows:

1. The parties agree to a forbearance period of 180 (enter number of days) and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting 04/01/2020 (mm/dd/yy) through 09/30/2020 (mm/dd/yy).
2. Debtor(s) will resume mortgage payments beginning 10/01/2020 (mm/dd/yy) and will be required to cure the delinquency created by the forbearance period ("forbearance arrears").

3. The payment amount currently is \$1,885.70.
4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.
5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.
6. The Debtor(s) do not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor(s) must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to: (a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.
7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

This Notice is intended to disclose a temporary forbearance of the Debtor(s)' obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.

Date: 05/06/2020

/s/ Douglas J. McDonough
Signature

new. 5/2020

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973- 325-8800
File No.: 03-019613-B00
Douglas McDonough, Esq.
Attorney ID: DM0973
DMcDonough@flwlaw.com
Attorney for LAKEVIEW LOAN SERVICING, LLC, Secured
Creditor

Case No.: **18-35335-ABA**

Chapter 13

Judge Andrew B. Altenburg,
Jr.

In Re:

John LaSala

Debtor(s).

CERTIFICATION OF SERVICE

1. I, Colleen Kumar, am a director for FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP, who represents LAKEVIEW LOAN SERVICING, LLC in this matter.
2. On May 11, 2020, I arranged to have the items set forth below served to the names and addresses shown as set forth in the following chart:
 - a. COVID19 Impact Notice
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: May 11, 2020

/s/ Colleen Kumar

Colleen Kumar

Name and Address of Party Served	Relationship of Party to the case	Mode of Service
Isabel C. Balboa, Esq. Cherry Tree Corporate Center, 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	TRUSTEE	Notice of electronic Filing (NEF)
Law Office of Francis P. Cullari Attn: 1200 Mill Road Suite A Northfield, NJ 08225	DEBTOR'S ATTORNEY	Notice of electronic Filing (NEF)
John LaSala 11 Gulphmill Rd Somers Point, NJ 08244	DEBTOR	Regular mail